



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. 09/802,481
Confirmation No. 5875
Applicant: Paul Willard et al.
Filed: March 9, 2001
Title: Customized Credit Offer Strategy Based on Terms Specified By An Applicant
Examiner: Subramanian, Narayanswamy
Art Unit: 3692
Docket: 132538-1014
Customer No.: 32914

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: 11/31/08

Signature: Pamela K. Kerr

Pamela K. Kerr

BOX: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT TO ACCOMPANY
REQUEST FOR CONTINUED EXAMINATION

Dear Sir:

This paper accompanies a Request for Continued Examination (RCE) filed contemporaneously herewith.

Amendments to the specification begin on page 2.

The current claim listing begins on page 4 of this paper.

Remarks begin on page 7 of this paper.